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**To:** 'SF-HOUSING-COUNSELING-L@hudlist.hud.gov'  
**Subject:** HUD/FHA Resources for Oklahoma Counties Impacted by Severe Storms and Tornadoes

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## **HUD/FHA Resources for Oklahoma Counties Impacted by Severe Storms and Tornadoes**

On May 20, 2013, Cleveland, Lincoln, McClain, Oklahoma, and Pottawatomie counties in Oklahoma were identified as Presidentially Declared Major Disaster Areas. The Federal Housing Administration would like to remind mortgagees to provide assistance to borrowers with FHA-Insured single family mortgages pursuant to Mortgagee Letters 2013-11, 2012-28 and 2012-23:

- Mortgagee Letter 2013-11:  
<http://portal.hud.gov/hudportal/documents/huddoc?id=13-11ml.pdf>
- Mortgagee Letter 2012-28:  
<http://portal.hud.gov/hudportal/documents/huddoc?id=12-28ml.pdf>
- Mortgagee Letter 2012-23:  
<http://portal.hud.gov/hudportal/documents/huddoc?id=12-23ml.pdf>

## **HUD/FHA Relief Available in Presidentially Declared Disaster Areas**

If your home has been affected by a natural disaster (hurricane, flood, tornado, wildfire, etc.) it is important to identify the resources available to assist in your recovery. Most federal disaster recovery efforts are triggered by the designation of the area as a Presidentially-declared disaster area. To obtain the latest information on available programs, eligibility criteria, and declared disasters, visit the national disaster recovery site, located at: <http://www.disasterassistance.gov/>

The following programs are available through an FHA approved lender without regard to your current financing type:

- **Section 203(h), Mortgage for Disaster Victims Program:** This program allows FHA approved lenders to provide financing to individuals and families (homeowners or renters) whose residences were destroyed or damaged to such an extent that reconstruction or repair is necessary. This program allows 100% financing for the purchase or reconstruction of a home, however, closing costs and prepaid expenses not paid by the seller must be paid by the borrower in cash through premium financing.
- **Section 203(k) Rehabilitation Program:** This program enables those who have lost their homes to finance the purchase or refinance of a house along with its

repair through a single mortgage. Damaged residences are eligible for Section 203(k) mortgage insurance regardless of the age of the property when the property is located in a presidentially declared disaster area. The residences need only to have been completed and ready for occupancy for eligibility under Section 203(k).

- Lenders may use Section 203(k) in combination with Section 203(h) for disaster rehabilitation.

### **Information for Homeowners:**

- Homeowners should contact their hazard insurance provider and mortgage lender as soon as possible to notify them of the condition of your property and to obtain their assistance in your recovery effort.
- If a borrower's current mortgage is insured by FHA they will receive an immediate 90-day moratorium on foreclosure and forbearance.
- If homeowners are not satisfied after discussing possible relief actions with your lender on your FHA mortgage, please contact HUD's National Servicing Center by calling: 1-877-622-8525.
- For more information on disaster relief for FHA borrowers go to: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/nsc/qa/ho0121](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/nsc/qa/ho0121)

### **Additional Resources**

- To find more information about HUD and FHA disaster relief programs, please visit the HUD disaster resources site at: [http://www.hud.gov/info/disasterresources\\_dev.cfm](http://www.hud.gov/info/disasterresources_dev.cfm)
- To find out more about the Federal Housing Administration's primary disaster mortgage insurance program, click here: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/ins/203h-dft](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/ins/203h-dft)
- Affected homeowners can locate a local housing counseling agency by calling (800) 569-4287 or visit: [http://portal.hud.gov/hudportal/HUD?src=/i\\_want\\_to/talk\\_to\\_a\\_housing\\_counselor](http://portal.hud.gov/hudportal/HUD?src=/i_want_to/talk_to_a_housing_counselor)

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### **Bulk subscriptions:**

Some housing counselors have asked, "How do I sign up my entire agency staff for housing counseling listserv updates?" It is easy... Just list your staff email addresses like this:

[aaa@xyz.com](mailto:aaa@xyz.com)

[bbb@xyz.com](mailto:bbb@xyz.com)

[ccc@xyz.com](mailto:ccc@xyz.com)

You can send in one email address or your entire agency. Email your list to:  
[jerrold.h.mayer@hud.gov](mailto:jerrold.h.mayer@hud.gov)

If you have a housing counseling industry friend who you want to subscribe to this listserv, there are 3 other ways to sign up: 1. send them this link:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/hcc/ohc\\_listserv](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_listserv)  
they can sign up for the listserv there; or 2: forward them this email; or 3: Visit:  
<http://www.usa.gov> and subscribe at:  
<http://apps.gsa.gov/FirstGovCommonSubscriptionService.php> To unsubscribe - go to:  
<http://portal.hud.gov/portal/page/portal/HUD/subscribe/maillinglist> and click on  
"Housing Counseling" and follow the unsubscribe instructions on that page.

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### **Some Helpful Links for Housing Counselors:**

HUD Housing Counseling: [www.hud.gov/housingcounseling](http://www.hud.gov/housingcounseling)

"The Bridge" is the HUD Office of Housing Counseling Newsletter; read archived issues on-line at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/hcc/ohc\\_bridge](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_bridge)

Housing Counseling Listserv archive:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/hcc/ohc\\_msg](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_msg)

Events & Training Calendar:  
[http://portal.hud.gov/hudportal/HUD?mode=disppage&id=OHC\\_TRAINING](http://portal.hud.gov/hudportal/HUD?mode=disppage&id=OHC_TRAINING)

Contracting Opportunities:  
[http://portal.hud.gov/portal/page/portal/HUD/program\\_offices/cpo](http://portal.hud.gov/portal/page/portal/HUD/program_offices/cpo)

Career Opportunities: <http://www.usajobs.gov>

Grant Opportunities:  
[http://portal.hud.gov/portal/page/portal/HUD/program\\_offices/administration/grants/fund\\_savail](http://portal.hud.gov/portal/page/portal/HUD/program_offices/administration/grants/fund_savail)

Presidentially Declared Disaster Areas:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/nsc/disaster](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/nsc/disaster)

Foreclosure Assistance:  
[http://portal.hud.gov/hudportal/HUD?src=/i\\_want\\_to/talk\\_to\\_a\\_housing\\_counselor](http://portal.hud.gov/hudportal/HUD?src=/i_want_to/talk_to_a_housing_counselor)

Making Home Affordable: <http://www.makinghomeaffordable.gov/pages/default.aspx>

Freddie Mac Housing Professionals Resource  
Center: <http://www.freddiemac.com/corporate/housingpros/>

This list will often provide training opportunities and event announcements for non-profit and local government HUD Housing Counseling partners. HUD does not endorse the organizations sponsoring linked websites, and we do not endorse the views they express or the products/services they or their community/business partners offer. For more information on HUD's web policies please visit:  
<http://www.hud.gov/assist/webpolicies.cfm>

Thank you!!!!